

SKBHC HOLDINGS LLC

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 4091800	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$1,139	\$3,914	243.6%		
Loans	\$648	\$2,290	253.5%		
Construction & development	\$34	\$78	127.6%		
Closed-end 1-4 family residential	\$30	\$199	557.6%		
Home equity	\$17	\$144	764.7%		
Credit card	\$0	\$0			
Other consumer	\$19	\$15	-20.0%		
Commercial & Industrial	\$100	\$313	211.9%		
Commercial real estate	\$393	\$1,202	206.0%		
Unused commitments	\$95	\$414	334.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$227	\$901	297.2%		
Asset-backed securities	\$0	\$9			
Other securities	\$103	\$177	71.5%		
Cash & balances due	\$79	\$118	50.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$8	\$39	375.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$11	\$34	211.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,027	\$3,397	230.8%		
Deposits	\$1,007	\$3,265	224.1%		
Total other borrowings	\$5	\$73	1265.5%		
FHLB advances	\$0	\$65			
Equity					
Equity capital at quarter end	\$112	\$517	361.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$90	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	8.4%	--		
Tier 1 risk based capital ratio	12.8%	11.9%	--		
Total risk based capital ratio	14.1%	12.4%	--		
Return on equity <sup>1</sup>	-22.0%	7.8%	--		
Return on assets <sup>1</sup>	-2.2%	1.1%	--		
Net interest margin <sup>1</sup>	4.0%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	81.9%	79.3%	--		
Loss provision to net charge-offs (qtr)	0.0%	-8.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	-0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	10.9%	1.8%	0.3%	0.0%	--
Closed-end 1-4 family residential	6.1%	0.9%	0.8%	0.0%	--
Home equity	1.5%	0.2%	0.2%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.9%	2.8%	0.1%	--
Commercial & Industrial	1.7%	0.5%	0.0%	0.1%	--
Commercial real estate	3.6%	0.7%	0.0%	0.0%	--
Total loans	3.5%	0.7%	0.2%	0.0%	